

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MICHELLE C DRIVER

Debtor(s)

Case No. 08-35188

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/24/2008.
- 2) The plan was confirmed on 03/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/29/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/22/2012.
- 6) Number of months from filing to last payment: 46.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$73,000.00.
- 10) Amount of unsecured claims discharged without payment: \$14,499.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$50,452.50
Less amount refunded to debtor	\$1,293.40

NET RECEIPTS: **\$49,159.10**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,777.48
Other	\$341.50

TOTAL EXPENSES OF ADMINISTRATION: **\$6,618.98**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
500 FAST CASH	Unsecured	500.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	466.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	500.00	463.90	463.90	463.90	0.00
AMERICASH LOANS LLC	Unsecured	1,000.00	1,011.07	1,011.07	1,011.07	0.00
CAPITAL ONE AUTO FINANCE	Secured	24,425.00	27,636.90	26,575.00	26,575.00	1,103.51
CAPITAL ONE AUTO FINANCE	Unsecured	2,150.00	0.00	1,061.90	1,061.90	0.00
CASH BANK	Unsecured	300.00	NA	NA	0.00	0.00
CHECK N GO	Unsecured	1,500.00	NA	NA	0.00	0.00
CHICAGO PATROLMENS FEDERAL C	Unsecured	6,498.00	5,205.52	5,205.52	5,205.52	0.00
CHICAGO PATROLMENS FEDERAL C	Unsecured	5,022.00	5,107.63	5,107.63	5,107.63	0.00
CHICAGO PATROLMENS FEDERAL C	Unsecured	483.00	663.37	663.37	663.37	0.00
CHICAGO PATROLMENS FEDERAL C	Unsecured	NA	500.00	500.00	500.00	0.00
COMCAST	Unsecured	543.00	NA	NA	0.00	0.00
CORTRUST BANK	Unsecured	529.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Unsecured	7,478.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	207,500.00	214,978.61	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	3,113.70	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	81.92	81.92	81.92	0.00
MAGNUM FUNDING INC	Unsecured	300.00	NA	NA	0.00	0.00
MT SINAI HOSPITAL	Unsecured	130.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	1,500.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	243.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	381.00	416.91	416.91	416.91	0.00
PREMIER BANK CARD	Unsecured	343.00	349.39	349.39	349.39	0.00
TITAN GROUP	Unsecured	300.00	NA	NA	0.00	0.00
TRUSTMARK RECOVERY	Unsecured	220.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL	Unsecured	490.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,575.00	\$26,575.00	\$1,103.51
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$26,575.00	\$26,575.00	\$1,103.51
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,861.61	\$14,861.61	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,618.98</u>	
Disbursements to Creditors	<u>\$42,540.12</u>	
TOTAL DISBURSEMENTS :		<u>\$49,159.10</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/19/2013

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.